

TESTIMONY TO  
HOUSE INSURANCE COMMITTEE  
H.B. 4612  
April 25, 2013

I'm here to speak on behalf of the 13,000 catastrophically injured victims (that .05% percentile that has been thrown around lately) and their families – as well as those who will unwillingly join those ranks in the coming years - who depend on this care:

1. Transparency:

- a. One of the assertions for the purported need to reform Michigan's auto no-fault insurance system has been that it is financially unsustainable. Thus, this bill would set a cap of \$1million dollars to the continued provision of "necessary and reasonable care" – when the cost of care for catastrophically injured victims most always exceeds that amount. This demands that the insurance industry show the data to you and the public – the very people who pay this premium and substantiate this claim.
- b. The continued quality of care hangs in the balance.
- c. If it can be proven that MCCA is unsustainable – the BIA of Michigan, CPAN and all of the organizations it represent will work beside you to help find a solution that will NOT jeopardize the immediate and continuing access to care and long-term treatment for these catastrophically injured survivors.

2. #1 ranking vs. quality of care:

- a. This is NOT about maintaining a number one ranking in terms of providing the most coverage of any state in the country; it's about maintaining access to the QUALITY of care.
- b. The Department of Defense and Veterans Administration were so impressed with the quality of long-term care available in Michigan that they located four of the nation's 21 long term care pilot programs in Michigan. And with passage of this bill, these care facilities could be jeopardized.
- c. OUR mission as an organization is to ensure continued access to the reasonable and necessary care available here in Michigan. That's not a privilege, that's a right.
- d. This bill – as it is written – does NOT even address (let alone guarantee) that right. The reduction of the access and the quality of care that would result borders on

*Our Mission:* To enhance the lives of those affected by brain injury through education, advocacy, research, and local support groups, and to reduce the incidence of brain injury through prevention.

inhumane. You simply must maintain the leadership Michigan is recognized for in the nation of providing immediate access to the best quality continuum of care for those critically injured in auto crashes.

3. If you're serious about reigning in the high cost of auto insurance in Michigan:

- a. Let's include ALL parties when assessing the root causes and devising a plan.
- b. The fact that you're not indicates to people across Michigan that there's a hidden agenda at play.
- c. Above all, do not attempt to pass any legislation without first addressing the potential consequences of your actions to the very community (severely injured accident victims) that no-fault and the MCCA were put in place to protect.

And PLEASE, do not insult that community of 13,000 survivors by proclaiming that a whopping \$125/year savings for the first year per licensed Michigan driver is worth the loss of their access to care.

We are opposed to H.B. 4612 and strongly recommend you vote NO on this bill.

Michael F. Dabbs  
President, Brain Injury Association of Michigan  
Secretary, CPAN